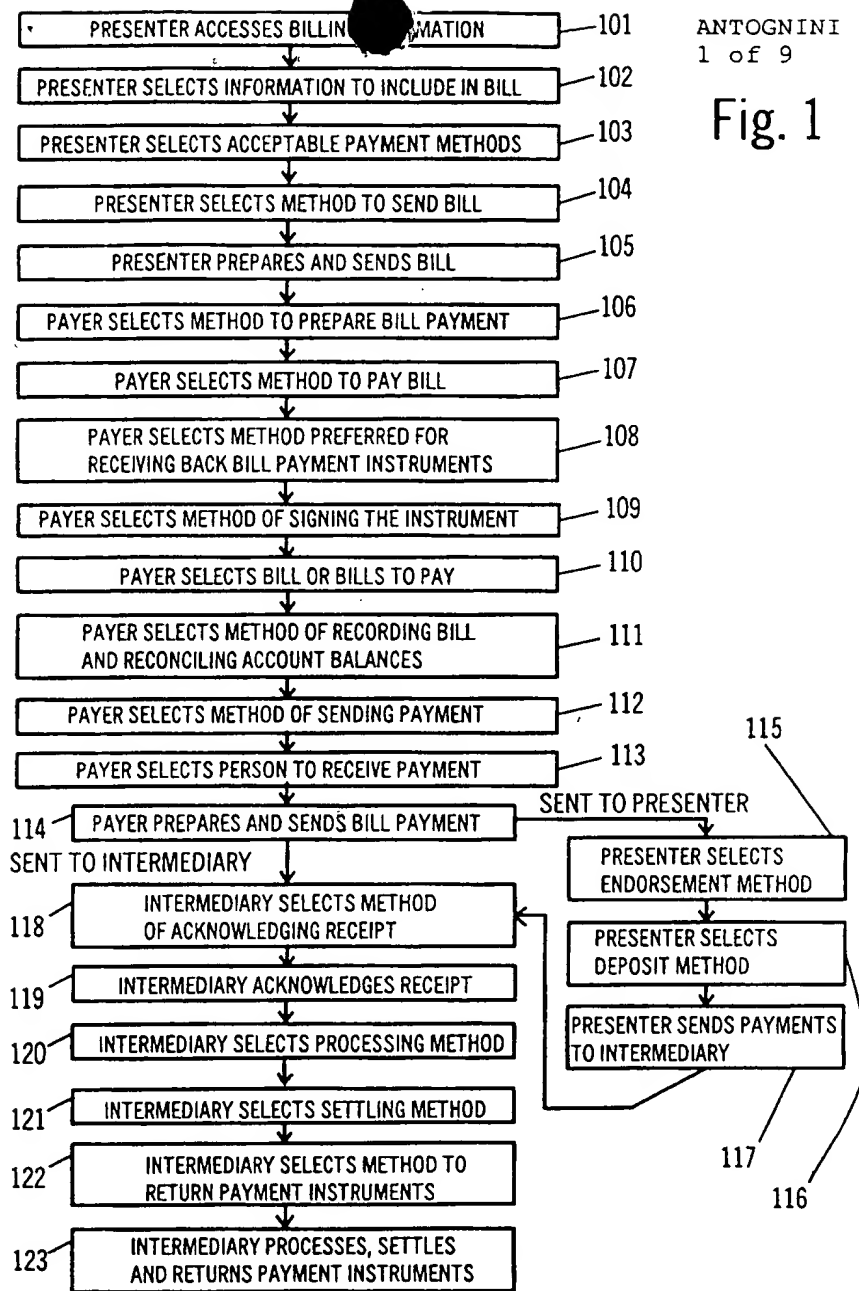


Fig. 1

FIG. 1 is a flowchart of a method for processing a bill payment.



ACME Natural Gas Co.  
141 Anywhere Rd.  
Anywhere, CA 90000

[illegible]

Fig. 3

301  
Mary Q. Public  
132 Somewhere Rd.  
Anywhere, CA 90000  
302  
2161  
303  
Date: Nov. 5, 1997  
304  
Pay to the Order of: ACME Natural Gas Co.  
305  
Thirty One and 25/100 Dollars  
\$31.25  
306  
307  
Anywhere State Bank  
1616 Big Bear Place  
Anywhere, CA 90000  
308  
309  
310  
311  
bill due 11/13/97 Acct. 01235679  
|: 000000 |: 000000001: 2161

Fig. 4

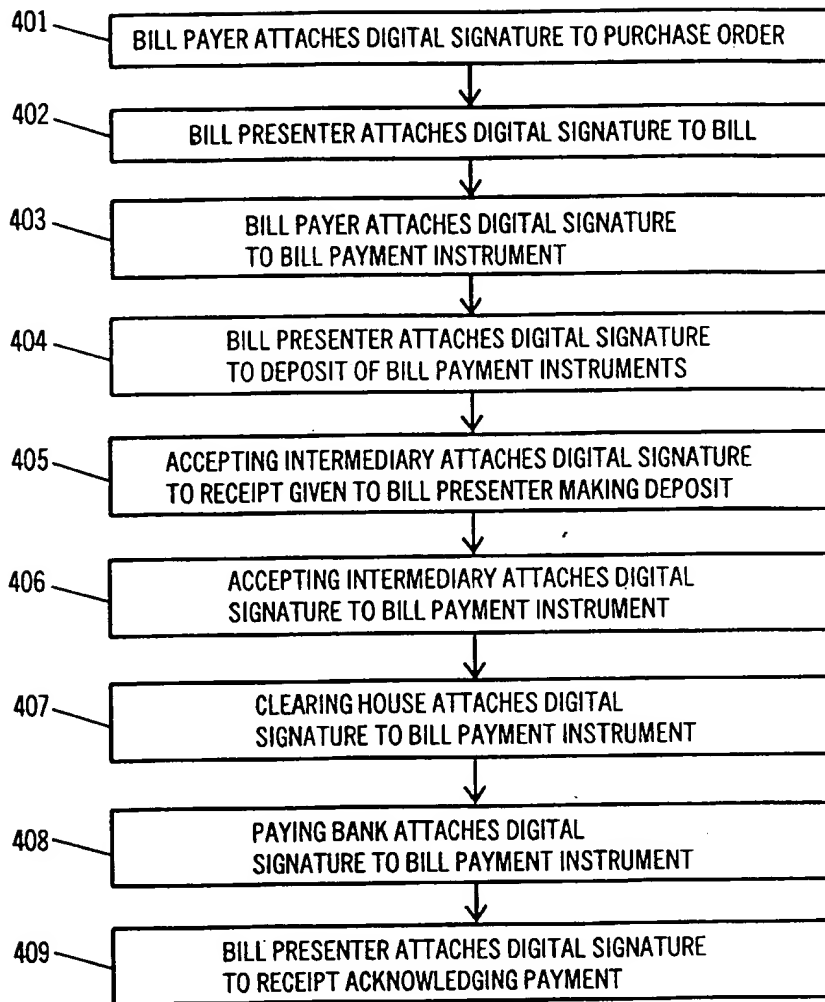


Fig. 5

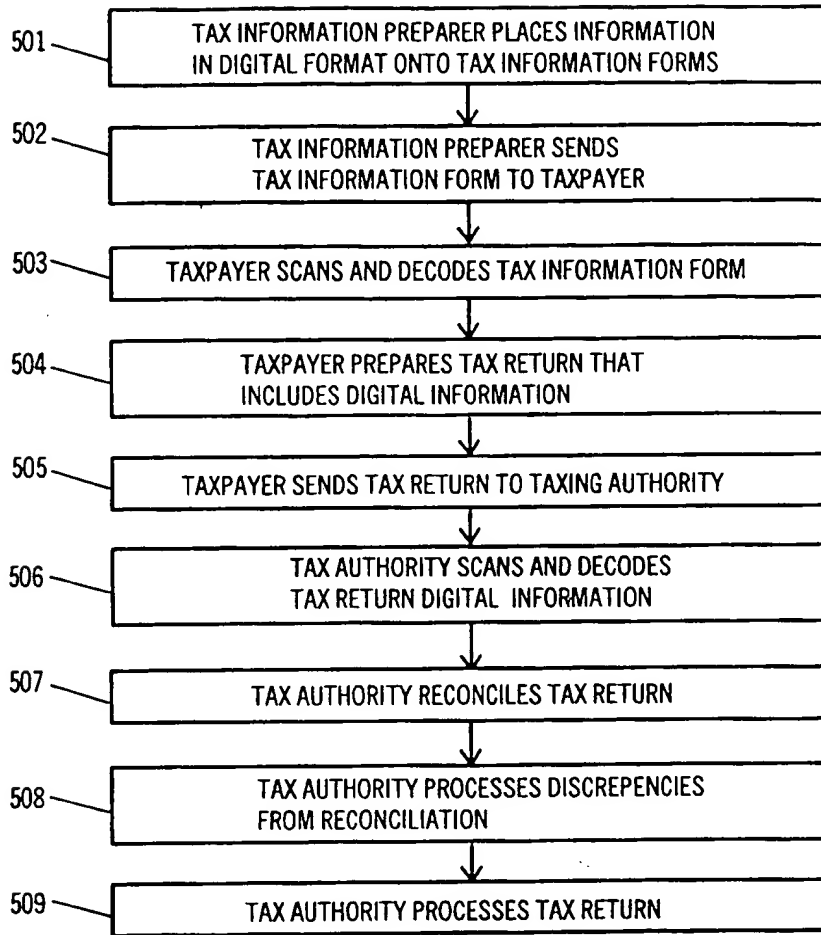
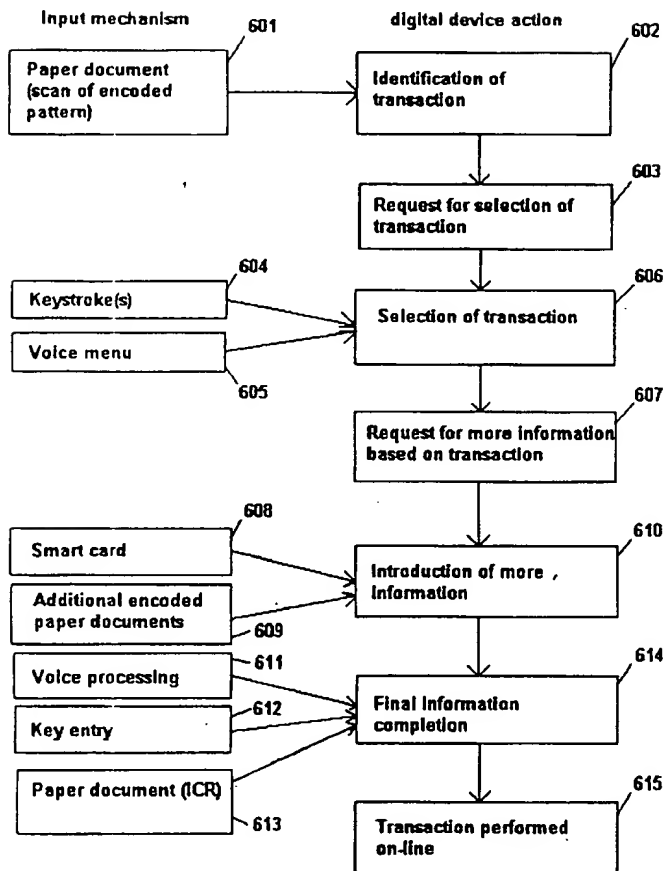


FIG. 5

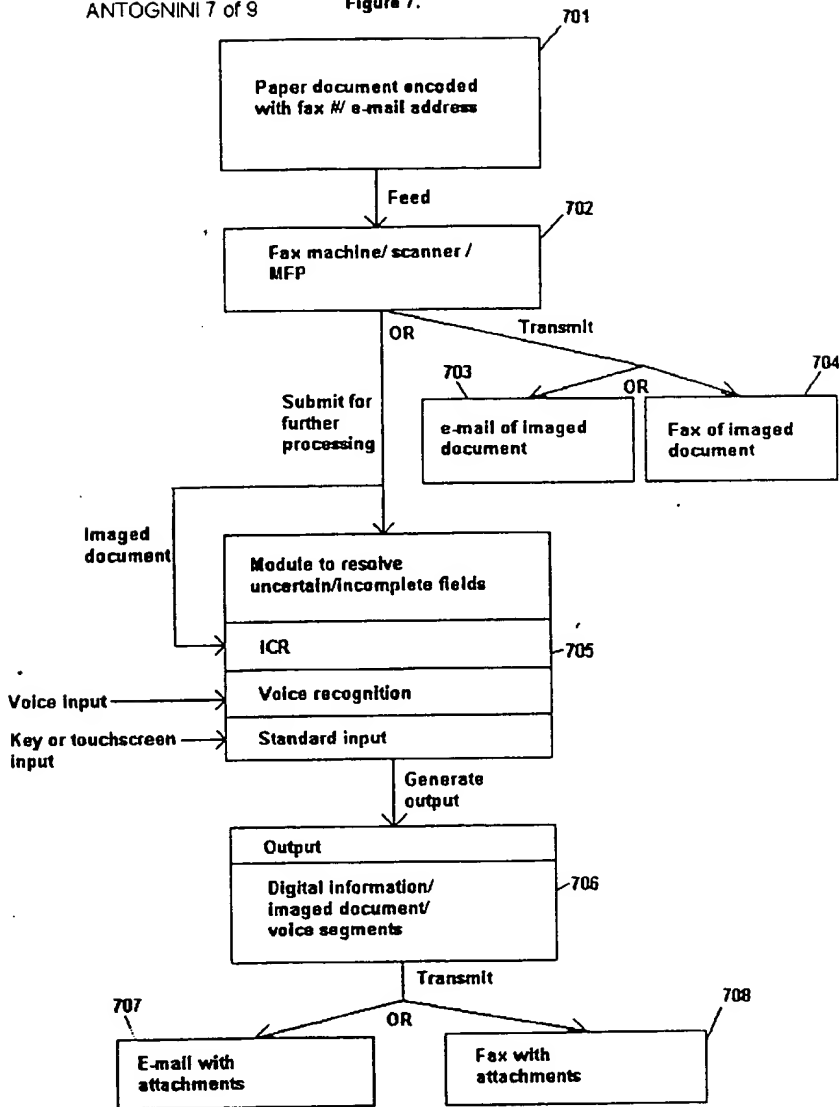
Figure 6.

ANTOIGNINI 6 of 9



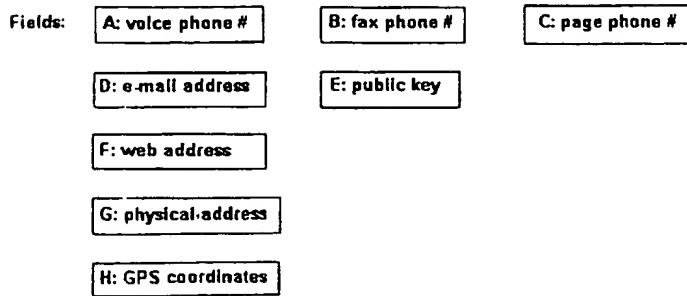
400 300 200 100 0

Figure 7.



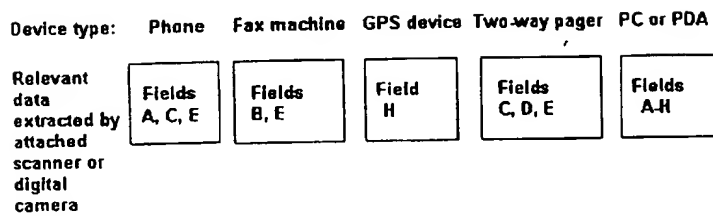
**Figure 8A.**

ANTOGNINI 8 of 9



**Figure 8B.**

ANTOIGNINI 9 of 9

[illegible]